

Certificate Number: 01267-PAE-DE-008093251

Bankruptcy Case Number: 09-16084

CERTIFICATE OF DEBTOR EDUCATION

I certify that on August 21, 2009, at 12:25 o'clock PM CDT,
Loretta S Williams completed a course on personal financial
management given by internet and telephone by
Money Management International, Inc.,
a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning
personal financial management in the Eastern District of Pennsylvania.

Date: August 21, 2009 By /s/Christine Zamora

Name Christine Zamora

Title Counselor